

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: STERLING FREEMAN § Case No.: 07-15022
BRENDA FREEMAN §
§
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§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/20/2007.
- 2) This case was confirmed on 10/04/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/04/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/09/2010.
- 5) The case was dismissed on 07/01/2010.
- 6) Number of months from filing to the last payment: 31
- 7) Number of months case was pending: 38
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 40,000.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 23,256.81
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 23,256.81

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,000.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,658.87
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 4,658.87

Attorney fees paid and disclosed by debtor	\$.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GMAC	SECURED	3,000.00	2,746.75	2,746.75	2,746.75	162.21
SOUTH SHORE BANK	SECURED	NA	166,071.11	.00	.00	.00
SOUTH SHORE BANK	SECURED	NA	21,719.88	15,688.98	15,688.98	.00
JOHN DAVIS	OTHER	NA	NA	NA	.00	.00
AMERICREDIT	OTHER	NA	NA	NA	.00	.00
AT & T BANKRUPTCY	OTHER	NA	NA	NA	.00	.00
A TOUCH OF CLASS DEN	UNSECURED	450.00	448.70	448.70	.00	.00
BANK FINANCIAL	UNSECURED	140.00	NA	NA	.00	.00
CORPORATE AMERICA FA	UNSECURED	500.00	445.70	445.70	.00	.00
CALVARY PORTFOLIO SE	UNSECURED	310.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	150.00	NA	NA	.00	.00
CBUSA	UNSECURED	450.00	NA	NA	.00	.00
CHARTER ONE AUTO FIN	OTHER	NA	NA	NA	.00	.00
TRIB/FBOFD	UNSECURED	280.00	NA	NA	.00	.00
CORPORATE AMERICA FA	UNSECURED	805.00	NA	NA	.00	.00
COTTAGE EMERGENCY PH	UNSECURED	230.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	8,375.00	7,367.07	7,367.07	.00	.00
DIRECT LOAN SERVICIN	UNSECURED	7,035.00	NA	NA	.00	.00
DOUBLE DAY	UNSECURED	90.00	NA	NA	.00	.00
ENCORE RECEIVABLES	OTHER	NA	NA	NA	.00	.00
ENCORE RECEIVABLES	UNSECURED	340.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	250.00	233.39	233.39	.00	.00
B-REAL LLC	UNSECURED	790.00	784.98	784.98	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MED COLLECTIONS SERV	UNSECURED	295.00		NA	.00	.00
MUTUAL HOSPITAL SVC	UNSECURED	75.00		NA	.00	.00
MUTUAL HOSPITAL SVC	OTHER	NA		NA	.00	.00
NCO MEDCLR	UNSECURED	230.00		NA	.00	.00
NICOR GAS	UNSECURED	480.00	477.79	477.79	.00	.00
NORTHEAST CREDIT & C	OTHER	NA		NA	.00	.00
OLIVE HARVEY COLLEGE	UNSECURED	470.00		NA	.00	.00
PELLETTIERI & HENNIN	OTHER	NA		NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	1,560.00	1,817.68	1,817.68	.00	.00
AT & T BANKRUPTCY	OTHER	NA		NA	.00	.00
B-REAL LLC	UNSECURED	315.00	338.37	338.37	.00	.00
SOUTH SUBURBAN HOSPI	OTHER	NA		NA	.00	.00
SOUTH SUBURBAN HOSP	UNSECURED	290.00		NA	.00	.00
SPRINT	UNSECURED	390.00		NA	.00	.00
SPRINT	UNSECURED	540.00	1,221.18	1,221.18	.00	.00
ST JAMES HOSPITAL C	OTHER	NA		NA	.00	.00
TROJAN CREDIT SERVIC	OTHER	NA		NA	.00	.00
CORPORATE AMERICA FA	UNSECURED	NA	445.70	.00	.00	.00
INTERNAL REVENUE SER	OTHER	NA		NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	5,660.00		NA	.00	.00
B-REAL LLC	UNSECURED	NA	766.56	766.56	.00	.00
BROOKINS & WILSON	OTHER	NA		NA	.00	.00
SHOREBANK	OTHER	NA		NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	202.78	202.78	.00	.00
PREMIER BANK CARD	UNSECURED	NA	375.10	375.10	.00	.00
PREMIER BANK CARD	UNSECURED	NA	281.15	281.15	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	23.26	23.26	.00	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	79.00	79.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	15,688.98	15,688.98	.00
Debt Secured by Vehicle	2,746.75	2,746.75	162.21
All Other Secured	.00	.00	.00
TOTAL SECURED:	18,435.73	18,435.73	162.21
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	23.26	.00	.00
TOTAL PRIORITY:	23.26	.00	.00
GENERAL UNSECURED PAYMENTS:	14,839.45	.00	.00

Disbursements:

Expenses of Administration	\$ 4,658.87
Disbursements to Creditors	\$ 18,597.94

TOTAL DISBURSEMENTS: \$ 23,256.81

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/28/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.